

United States Bankruptcy Court
Northern District of Ohio

In re:
Jacob D Kudro
Debtor

Case No. 21-61374-rk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-6
Date Rcvd: Oct 27, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db	+ Jacob D Kudro, 805 Arlington Ave, Mansfield, OH 44903-7019
27087644	+ A.R. Building Company, PO Box 828, Mars, PA 16046-0828
27087645	+ ACN Group LLC, PO Box 1351, Painesville, OH 44077-8351
27087648	+ ANGELA TENNANT, 805 Arlington Ave, Mansfield, OH 44903-7019
27087651	+ Career Step, 2901 Ashton Blvd. Suite 101, Lehi, UT 84043-5495
27087652	+ Charles McGee, 206 Center Ave, Follansbee, WV 26037-1800
27087654	+ Heritage Christian Counseling Ministries, 1066 Lexington Ave, Mansfield, OH 44907-2250
27087655	+ I&R Properties, Inc., 3660 Center Road, Unit 301, Brunswick, OH 44212-3620
27087656	+ I&R Properties, Inc. / Norwalk-Key Properties, 3660 Center Road, Unit 301, Brunswick, OH 44212-3620
27087657	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
27087658	+ Monterey Financial Services Inc., 4095 Avenida De La Plata, Oceanside, CA 92056-5802
27087659	+ NORWALK-KEY PROPERTIES LTD, 3660 Center Road, Unit 301, Brunswick, OH 44212-3620
27087660	+ Owens Community College, PO BOX 10000, Toledo, OH 43699-1947
27087661	+ Radiology Associates, PO BOX 5307, Lima, OH 45802-5307
27087663	+ Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
27087665	+ The CHARTE Center Inc., 5725 Forward Ave, Apt D8, Pittsburgh, PA 15217-2263
27087667	+ Thomas P. Owen, Esq., Powers Friedman Linn, PLL, 25550 Chargin Blvd., Suite 400, Cleveland, OH 44122-4640
27087668	+ Tom Kudro, 1015 N Main St. Lot 41, Clyde, OH 43410-1282

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jc@jcelgin.com	Oct 27 2021 20:35:00	Jonathon Carl Elgin, JC Elgin Co., LPA, 19 Seneca Dr, Shelby, OH 44875
tr	+ EDI: BJLMASON.COM	Oct 28 2021 00:33:00	Josiah L. Mason, Canton, 153 W Main Street, P.O. Box 345, Ashland, OH 44805-0345
ust	+ Email/Text: ustpreion09.cl.ecf@usdoj.gov	Oct 27 2021 20:35:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27087649	+ EDI: ATTWIREBK.COM	Oct 28 2021 00:33:00	AT&T, 4331 Communications Dr, FL 4W, Dallas, TX 75211-1300
27087647	+ EDI: AFNIRECOVERY.COM	Oct 28 2021 00:33:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
27087650	+ EDI: CAPITALONE.COM	Oct 28 2021 00:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
27087653	+ Email/Text: ebnotifications@creditacceptance.com	Oct 27 2021 20:35:00	Credit Acceptance Corp, Po Box 513, Southfield, MI 48037-0513
27087662	+ Email/Text: bankruptcy@rentacenter.com	Oct 27 2021 20:36:00	Rent-a-Center, ATTN: Bankruptcy, 5501 Headquarters Dr., Plano, TX 75024-5845
27087664	EDI: AISTMBL.COM	Oct 28 2021 00:33:00	T Mobile, PO Box 53410, Bellevue, WA 98015
27087666	+ Email/Text: bankruptcy@huntington.com		

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Page 2 of 2
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27087669 + EDI: VERIZONCOMB.COM

Oct 27 2021 20:35:00 The Huntington Natl Ba, Po Box 1558, Columbus,
OH 43216-1558

Oct 28 2021 00:33:00 Verizon Wireless Bankruptcy Dept, 500
Technology Drive, Suite 550, Weldon Spring, MO
63304-2225

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
27087646	*+	ACN Group, LLC, PO Box 1351, Painesville, OH 44077-8351

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2021 at the address(es) listed below:

Name	Email Address
Jonathon Carl Elgin	on behalf of Debtor Jacob D Kudro jc@jcelgin.com jc@jcelginlaw.com
Josiah L. Mason	jlmasontrustee@joemasonlaw.com oh23@ecfbis.com

TOTAL: 2

Information to identify the case:

Debtor 1: Jacob D Kudro Social Security number or ITIN: xxx-xx-4221
 First Name Middle Name Last Name EIN: --_-----
 Debtor 2: Social Security number or ITIN: -----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
 United States Bankruptcy Court: Northern District of Ohio Date case filed for chapter: 7 10/25/21
 Case number: 21-61374-rk

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacob D Kudro	
2. All other names used in the last 8 years		
3. Address	805 Arlington Ave Mansfield, OH 44903	
4. Debtor's attorney Name and address	Jonathon Carl Elgin JC Elgin Co., LPA 19 Seneca Dr Shelby, OH 44875	Contact phone 567-275-1040 Email: jc@jcelgin.com
5. Bankruptcy trustee Name and address	Josiah L. Mason Canton 153 W Main Street P.O. Box 345 Ashland, OH 44805-2219	Contact phone (419) 289-1600 Email: jlmasontrustee@joemasonlaw.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	Hours open: 9:00 AM – 4:00 PM Contact phone 330-458-2120 Date: 10/27/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 16, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: 341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/14/22 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	